I hereby cettiny that this correspondence is being filed by depositing it with the United States Postal Service as first class makin an envelope with sufficient postage and addressed to MS See Amendment, Commissioner of Patents, P.O. Box 1450, Laberandria, VA 22313-1450 on the date indicated below.

PATENT

Paper No. 3

36253 No.3

August 11, 2003 Date:

File: Graff-P1-01

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventor

Richard A. Graff

Serial No.

09/785,254

Filed

February 16, 2001

For

FURTHER IMPROVED SYSTEM AND METHODS

FOR COMPUTING TO SUPPORT DECOMPOSING

PROPERTY INTO SEPARATELY VALUED

COMPONENTS

Group Art Unit

3625

Examiner

Nicholas D. Rosen

Honorable Commissioner of Patents and Trademarks Washington, D.C. 20231

TRANSMITTAL LETTER

SIR:

Transmitted herewith for filing in the above-identified patent application are the

following:

- 1. Amendment and Response;
- 2. Petition for Extension of Time;
- 3. Substitute Specification pages 12, 35-37, 50, 81, 89, 93, and 96;
- 4. Substitute Abstract; and
- A copy of "The Handbook Of Fixed-Income," Frank J. Fabossi, 5th Ed. 5.

(1997) Page 161.

APPLICANT CLAIMS SMALL ENTITY STATUS. The Commissioner is hereby authorized to charge any fees associated with the above-identified patent application or credit any overcharges to Deposit Account No. 50-0235.

Please direct all correspondence to the undersigned at the address given below.

Respectfully submitted,

Date: August 11, 2003

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